

Fairfax County Home Stride

Home Stride provides up to \$20,000 in down-payment and closing-cost assistance for first-time homebuyers in Fairfax County

Home Stride is a partnership between Fairfax County and the Virginia Housing Development Authority

Use Home Stride With These VHDA First Mortgage Products

- SPARC Mortgages
- VHDA Conventional Fixed-Rate Mortgages
- Flexible Alternative Loan Programs
- FHA-Insured Loans
- Step-Rate Loans



Follow These Steps

1. Attend a VHDA homeownership class
 2. Find a VHDA-designated lender by going to www.vhda.com and clicking on the link that says "Find a Lender"
 3. Meet with a lender on the VHDA list to discuss first mortgage products, as well as Home Stride, and to obtain conditional loan approval
 4. Find a new home with a real estate agent or the First-Time Homebuyers Program
 5. Once you have signed a sales contract, have your lender reserve funds through Fairfax County Department of Housing and Community Development
- Visit our Web site: www.fairfaxcounty.gov/homebuyer

Eligible Applicants

- People who live or work in Fairfax County and will purchase a home in the county
- People who use a VHDA financing product for their first mortgage, which may be SPARC
- People who have attended a VHDA class and have a VHDA Certificate of Attendance
- First-time homebuyers — persons who have not owned a home in three years





The homeowner pictured to the left is a Fairfax County employee, and she would not be able to own a home near her nursing job, if it weren't for the Fairfax County homeownership programs



You deserve to live where you work and love your home.

Affordable Homes • Homeownership Resource Center Financing Assistance • Homebuyer Education



Homeownership Program

Fairfax County Department of Housing
And Community Development
3700 Pender Drive, Suite 100
Fairfax, Virginia 22030-6039

Homeownership Resource Center Customer Service Hours

Wednesday: 1:00 p.m. to 4:00 p.m.
All Other Weekdays: 9:00 a.m. to 4:00 p.m.

FAIRFAX COUNTY HOME STRIDE

Contact us at: 703-246-5087 | TTY 703-385-3578 | FTHBhomeownership@fairfaxcounty.gov
www.fairfaxcounty.gov/homebuyer

Funding Details and Constraints

- Home Stride provides up to \$20,000 for a second mortgage
- Loan term 30 years, with no payment for the first three years
- Home Stride funding is limited; to find out if funds are available call 703-246-5087 or check www.fairfaxcounty.gov/homebuyer
- There are no income limits for Home Stride, however, VHDA first mortgages have various limits
- Attend a VHDA homeownership education class (www.fairfaxcounty.gov/homebuyer has the upcoming schedule)
- You may combine Home Stride with other programs, such as First-Time Homebuyers Program, SPARC or other VHDA products
- Homeowners must occupy the home; this program cannot be used for investment/rental purposes

3700 Pender Drive, Suite 100
Fairfax, Virginia 22030-6039



Fairfax County is committed to nondiscrimination on the basis of disability in all County programs, services and activities. Special accommodations will be provided upon request. Please allow seven working days for preparation of materials. For information call 703-246-5101 or TTY 703-385-3578



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